

**DEPARTMENT OF  
FINANCIAL INSTITUTIONS**  
1025 CAPITAL CENTER DRIVE, SUITE 200  
FRANKFORT, KY 40601

APPLICATION FOR REGISTRATION OF A MORTGAGE LOAN OFFICER  
OR MORTGAGE LOAN BROKER

Application is hereby made to the Commissioner, Department of Financial Institutions,  
for the following registration under KRS Chapter 294.

1. Name of Applicant \_\_\_\_\_
2. Social Security Number  
\_\_\_\_\_
3. Telephone Number \_\_\_\_\_
4. Complete address of Applicant: (street, city, state, zip code)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
5. E-mail Address: \_\_\_\_\_
6. Current Employer: \_\_\_\_\_
7. Type of Registration: (Loan Officer or Loan Broker)  
\_\_\_\_\_
8. Submit copies of Educational Certificates fulfilling the 12 hour requirement.
9. Submit a current resume including specific dates of employment.
10. **###REMINDER###ALL APPLICANTS MUST SUBMIT A CRIMINAL  
BACKGROUND CHECK PER INSTRUCTIONS FOR THIS FORM.  
INSTRUCTIONS FOR APPLICATION FOR REGISTRATION OF A  
MORTGAGE LOAN OFFICER OR MORTGAGE LOAN BROKER**
11. Submit a \$50 check payable to “Kentucky State Treasurer”

I hereby certify that I have truthfully completed this application.  
(Please provide notarized signature)

\_\_\_\_\_  
Applicant's Signature

Employees of Mortgage Loan Companies (Lenders/Bankers) should register as Loan Officers.

Employees of Mortgage Loan Brokers should register as Loan Brokers.

Twelve hours of approved mortgage educational courses are required before registering. Copies of the Educational Certificates should be submitted to this agency. A list of approved courses is available upon request or can be found at

<http://dfi.ky.gov/Education.htm>

## **CRIMINAL BACKGROUND CHECKS**

Please read the attached instructions for criminal background checks closely. **This process will likely take six to eight weeks.** You must submit a signed Privacy Act Waiver with the background check.

## Criminal Background Requirements

**Please read this notice carefully.**

**All persons applying for registration as a mortgage loan broker or loan officer shall submit proof of a FBI Criminal Background Check to the Department as a part of the application.** This record must indicate that there have been no felony convictions within the previous five-year period or no felony or misdemeanor convictions involving fraud at any time. Other felonies will be subject to investigation and registration will be granted on a case by case basis.

**Where can I obtain the necessary FBI forms?** To obtain the fingerprint cards, check with your local law enforcement agency, the State Police (check [www.kentuckystatepolice.org/post.htm](http://www.kentuckystatepolice.org/post.htm) for the nearest location in Kentucky), or call the West Virginia office of the FBI at 304-625-3878. If you contact the FBI, ask for the fingerprint card and for information to obtain an identification record check for personal review.

**Who will take my fingerprints?** Most local law enforcement agencies, county sheriff's departments, and some city and county police departments, or any state police post may be able to take your fingerprints. In Louisville, the Department of Corrections located at the county jail on Sixth Street handles fingerprinting services for the Jefferson County Sheriff's Department. Some law enforcement agencies may charge a fee for fingerprinting services. The cost may vary.

**What is the cost and where do I send it?** Send the completed fingerprint card, a short letter (A sample letter is attached.) advising the FBI that the report is **desired for personal review**, and a certified check or money order, payable to the Treasury of the United States, in the amount of \$18 to the address listed below. If all items are not included, the request will be returned to you by the FBI for correction.

Federal Bureau of Investigation  
Criminal Justice Information Services Division  
SCU MOD D2  
1000 Custer Hollow Rd.  
Clarksburg, WV 26306

**What if my report comes back indicating that the prints are unreadable or indiscernible?** If a criminal background report comes back from the FBI indicating that the prints are indiscernible or unreadable, the applicant should have the second set of prints done at the nearest State Police Post and resubmitted to the FBI for processing. If the second report comes back with the same result, then the Department has an affidavit that the applicant can sign before a notary to use for the issuance of the license. All of the original fingerprint cards and reports must be submitted along with the affidavit in order for the affidavit to be valid. If the candidate goes to the State Police Post first and that report comes back unacceptable, then they must have the prints done at one other location. Thus, no license will be issued to an applicant (using an affidavit) unless there have been at least two FBI reports obtained that indicate a failure to read the prints, one of which resulted in the fingerprints being done by the State Police.

Also, we cannot accept a copy of a report that has been done for any other entity or organization. Applicants must have their prints taken and forwarded to the FBI for processing. The original fingerprint card and report must be submitted along with the application for registration.

**How long does this process take and how long is the report valid?** Approximately 4-6 weeks, upon submission of the fingerprint card to the FBI. Thus, you should apply for the criminal background report at least 6-8 weeks before you plan to submit your application.

**The report is only valid for six months; therefore, the report should be obtained within six months of submitting all registration requirements.**

**What should I do if my report is clear?** The report will be mailed directly to you. The original report(s) and fingerprint cards must be submitted with the other documents that are required to obtain your registration. Photocopies of the fingerprint card and/or the written report from the FBI are not acceptable. **Please submit the attached Privacy Act Waiver with your background check.**

**What happens if I have a conviction that must be investigated?** The original report(s) and fingerprint cards must be submitted with the other documents that are required to obtain your registration. Photocopies of the fingerprint card and/or the written report from the FBI are not acceptable. The Department will then begin an investigation into the conviction. Following the completion of the investigation, the applicant will be informed if the application is approved or denied. **Please submit the attached Privacy Act Waiver with your background check.**

**If a conviction is noted, how long will the Department's investigation process take?** Approximately 60-90 days depending upon how quickly all of the documents are returned to the Department and the backlog of cases.

If you have further questions, contact the Department.  
Kentucky Department of Financial Institutions  
1025 Capital Center Drive, Suite 200  
Frankfort, KY 40601  
Phone: 502-573-3990 or 1- 800-223-2579  
Fax: 502-573-0184  
Web Site: [www.dfi.ky.gov](http://www.dfi.ky.gov)

Federal Bureau of Investigation  
Criminal Justice Information Services Division  
1000 Custer Hollow Road  
Clarksburg, WV 26306

RE: CRIMINAL BACKGROUND CHECK

I am requesting this background check and report for a personal review. Enclosed is the required, completed fingerprint card, along with the \$18 processing fee. (Certified check or money order, payable to: Treasury of the United States).

PLEASE RETURN THE REPORT TO ME AT THE FOLLOWING ADDRESS:

Printed or Typed:

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Full Legal Name

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Street Address

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City, State, Zip Code

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Signature

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Date

# PRIVACY ACT WAIVER

(Please Print)

NAME:

First

Middle

Last

LIST ANY PRIOR NAMES: (*i.e.*; *Maiden names, Alias, etc.*)

ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_

STATE: \_\_\_\_\_

COUNTY: \_\_\_\_\_

SOCIAL SECURITY NUMBER: \_\_\_\_\_

DATE OF BIRTH: \_\_\_\_\_

PLACE OF BIRTH: \_\_\_\_\_

PHONE NUMBER:	(____)_____	DAY
	(____)_____	EVENING
	(____)_____	PAGER
	(____)_____	CELLULAR

I, the undersigned, hereby waive my right to privacy and to maintain the confidentiality of any records and documents concerning any and all information about me, repositied in any file, public or private, and authorize same to be furnished to the Kentucky Department of Financial Institutions or any of its representatives. A photocopy of his waiver shall be as effective as an original.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_